

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Donel J Owens Jr
Rita M Owens
Debtor(s)

Case No. 09 B 31057

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/24/2009.
- 2) The plan was confirmed on 11/09/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/22/2010.
- 5) The case was Completed on 01/06/2014.
- 6) Number of months from filing to last payment: 52.
- 7) Number of months case was pending: 56.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$1,385.40.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$45,802.30
Less amount refunded to debtor	\$808.13

NET RECEIPTS: **\$44,994.17**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,989.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,158.78
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,147.78**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American Home Mortgage Servicing	Secured	163,415.00	163,211.05	163,211.05	0.00	0.00
American Home Mortgage Servicing	Secured	163,415.00	355.00	355.00	355.00	0.00
Applied Bank	Unsecured	1,935.00	1,953.97	1,953.97	1,953.97	0.00
Capital One	Unsecured	546.00	585.62	585.62	585.62	0.00
Capital One Auto Finance	Secured	13,444.00	12,375.00	12,375.00	12,375.00	1,085.48
Capital One Auto Finance	Unsecured	NA	1,311.15	1,311.15	1,311.15	0.00
Centrix Financial A/K/A FlatIron Fin	Unsecured	554.00	NA	NA	0.00	0.00
City Of Chicago Dept Of Revenue	Unsecured	1,500.00	1,075.40	1,075.40	1,075.40	0.00
Educational Credit Management Corp	Unsecured	NA	2,000.72	2,000.72	2,000.72	0.00
First Investors Servicing Corp	Unsecured	14,321.00	1,188.54	1,188.54	1,188.54	0.00
First Investors Servicing Corp	Secured	14,321.00	7,025.00	8,162.50	6,068.74	644.88
Illinois Dept of Revenue 0414	Priority	450.00	449.39	449.39	0.00	0.00
Illinois Dept of Revenue 0414	Unsecured	NA	89.40	89.40	0.00	0.00
Internal Revenue Service	Unsecured	NA	275.06	275.06	275.06	0.00
Internal Revenue Service	Priority	4,400.00	4,071.98	4,071.98	4,071.98	0.00
Midland Credit Management	Unsecured	1,269.00	1,274.89	1,274.89	1,274.89	0.00
Midland Funding LLC	Unsecured	541.00	866.59	866.59	866.59	0.00
Nicor Gas	Unsecured	31.00	NA	NA	0.00	0.00
Peoples Energy Corp	Unsecured	503.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	414.00	457.78	457.78	457.78	0.00
Portfolio Recovery Associates	Unsecured	573.00	551.50	551.50	551.50	0.00
Portfolio Recovery Associates	Unsecured	992.00	1,038.00	1,038.00	1,038.00	0.00
Portfolio Recovery Associates	Unsecured	778.00	833.92	833.92	833.92	0.00
Portfolio Recovery Associates	Unsecured	647.00	718.94	718.94	718.94	0.00
Resurgent Capital Services	Unsecured	312.00	341.33	341.33	341.33	0.00
Speedway	Unsecured	208.00	NA	NA	0.00	0.00
Springcastle Credit Funding Trust	Secured	16,698.08	16,492.64	16,492.64	0.00	0.00
Springcastle Credit Funding Trust	Secured	16,698.08	643.84	276.00	276.00	0.00
Vanda LLC	Unsecured	349.00	495.90	495.90	495.90	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$179,703.69	\$0.00	\$0.00
Mortgage Arrearage	\$631.00	\$631.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$20,537.50	\$18,443.74	\$1,730.36
TOTAL SECURED:	\$200,872.19	\$19,074.74	\$1,730.36
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,521.37	\$4,071.98	\$0.00
TOTAL PRIORITY:	\$4,521.37	\$4,071.98	\$0.00
GENERAL UNSECURED PAYMENTS:	\$15,058.71	\$14,969.31	\$0.00

Disbursements:	
Expenses of Administration	<u>\$5,147.78</u>
Disbursements to Creditors	<u>\$39,846.39</u>
TOTAL DISBURSEMENTS :	<u>\$44,994.17</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/04/2014

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.